A Tale of Two Towns

Barak Water

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The Flow of Life With and Without Currency

As a mental exercise, imagine two communities: one which is hierarchical and revolves around currency and one which does not. Let's call them Stuckton and Brightville.

Stuckton was once a town of small farmers and craftspeople who lived in a dynamic balance. The farmers, ranchers, hunters, and fishermen raised enough food for the townspeople to eat well, with enough to spare for trade with other towns. There were enough doctors, blacksmiths, mechanics, engineers, and so forth for everybody's needs to be met. Each family owned the buildings and land they lived and worked on. The flour, paper, and steel mills produced enough for the town's needs and also traded with other towns. There were carpenters, potters, electricians, doctors, software coders, truck drivers, welders and pretty much every profession and trade involved in the life of a town.

There was an elected Mayor and Town Council, who were people from the community who chose to run for office. For the most part, they were elected based on their perceived wisdom, fairness, and community-mindedness. Anybody in the town could express their concerns to them, and they largely strove to respond to the needs and wishes of the people who elected them.

Like in any capitalist community, they used currency in their exchanges of goods and services. At one time, people set their prices so that they could make a living. For a while it worked. Most were self-employed. People pretty much interacted as equals.

Then one year, the Thompson family farm had a calamity. Half the family members came down with something that made them sick for months. When planting time came, there were not enough hands to plant enough crops. Come harvest time, most of the sick had recovered, but there was less than half of the harvest that they needed; and the family owed the doctors quite a bit that they couldn't pay. To make matters worse, a fungus had infected part of the crop. That part had to be burned to save the rest.

Going into winter, the Thompsons found they couldn't afford firewood, meat, milk, warm shoes to replace the ones that had worn out, or even electricity. They had sold all of their harvest to cover their medical bills and had no bumper crop to plant in the spring. As the first frost sparkled the ground, they realized they probably wouldn't survive the winter.

The Jensons, their neighbors, had had a particularly good year. Their fields became more fertile than their neighbors' due to runoff of topsoil from up in the hills, which settled in the Jensons' fields and gave them a boost. They had currency to spare from the sale of their bountiful crop.

The Jensons offered to buy the Thompsons' farm from them, so that the Thompsons could buy supplies to survive the winter. The Thompsons saw no choice but to accept. From then on, the Thompsons worked for the Jensons, were paid by them for their work, and in turn paid rent to the Jensons. The Jensons sold the crops from both farms, paid the Thompsons the wages they had offered them, and kept the rest of the proceeds.

The same thing began to happen among residents of the town itself. The blacksmith, Evans, was injured, kicked by a horse she was shoeing and couldn't work for a while. The mechanic, Rogin, who was making lots of money with the proliferation of machinery in the town, offered to buy Evans' business in a similar arrangement. After the blacksmith recovered, she worked for Rogin, who owned both businesses and paid her a wage, out of which she paid rent to Rogin for her residence which was also her workshop. Clients for both the mechanics shop and the smithy paid Rogin directly.

Then there was the fisherman, Bellows, who saw what happened with the Jensons and Rogin and got an idea. He sneaked to the dock in the dead of night during a storm and sabotaged the boats of all the other fishermen, taking care to make it look like storm damage. During the next ten days, which was the peak of the tuna season, Bellows was the only boat in operation. By the end of the season, Bellows had bought out all but a couple of the other fishermen, and they worked for Bellows who now owned all of the boats and the houses of the other fishermen. That year the fish supply was quite short and prices extravagantly high. Bellows had an exceptionally good year. He was the only one who did.

Within a generation or so, Stuckton had changed dramatically. All of the farmland was owned and controlled by Jenson Agricultural Corporation. All of the farmers worked for Jenson Inc. The Jensons changed over the years. They were no longer the good-natured neighbors they had once been. They no longer worked the land, and the generation coming of age knew nothing of agriculture. They paid the other farmers to do the work, and always made sure to pay them just enough less than they would need to live, to ensure their continuing indebtedness to Jenson Inc. While Jenson Inc expanded to acquire farms in neighboring towns, the farmers in their employ, the descendants of the original owner-operator farmers, worked even longer hours than their grandparents had worked, yet were hungry most of the time, cold in the winter and sweltering in the summer, and turning grey at a younger age. The generation of farm workers coming of age began to work at a very young age, knowing that they would always be in debt to Jenson Corporation and would most likely never be able to leave.

In the town center, all skilled crafts including carpenters, smiths, mechanics, engineers, electricians, plumbers, and more were all under the control of, worked for, and paid rent to Rogin Enterprises, who owned almost all of the houses and workspaces in the town. Bellows Holdings controlled all fishing, fish processing, hunting, milling, and all of the homes and facilities involved.

Five families controlled everything in and around the town. They lived in unabashed opulence yet had long forgotten the skills and crafts over which they now ruled. Their lives were centered around gaining as much money and power as possible.

The quality of life of most of the residents declined in other ways as well. A couple of generations ago, craftspeople took pride in making the best products possible, built to last. But in the current generation, the manufacturers in the town realized they could make more money doing otherwise. Why make a pair of shoes that lasts a lifetime and sell one or two pairs to everybody, when you can make shoes that fall apart in a few months and keep selling everybody new ones?

A new business appeared in the center of town - a bank. With currency suddenly in short supply and many people desperate, the bank offered, for a small fee, to keep people's money safe and give them a little extra every so often. You see, the bankers had discovered that the material used for their currency would, when piled up in massively huge amounts and compressed, replicate itself out of elements in the air. It took gigantic amounts for this to work; but once everybody brought their money to the bank, the bank had more than enough to vastly multiply it. The bankers became the wealthiest controlling interests in the town, more wealthy and having even greater control than the Five Families. The bank would give people half a percent of interest on the money they left in the bank, meanwhile quadrupling the money through the replication process. They produced nothing of value or benefit to the community or its residents, yet they vastly increased their own power and influence.

The mayor and town council were still officially elected by popular vote, but they knew the dynamics very well. When a member of one of the Five Families or bankers wanted something, they nearly always got it, one way or another. Anybody who went against the interests of the Bank or one of the Families was given reasons why their requests and concerns couldn't and wouldn't be considered, if they could get an appointment to speak to their representatives at all. Usually they were told to call or come back later and make an appointment. This was the case again and again.

While there was still enough food, wood, water, and other materials and skills for everybody to live well, most people did not. The Five Families lived like fabled royalty of long-vanished generations while everybody else eked out a bare existence, regardless of their high productivity, constantly in a state of stress and depletion physically, mentally, emotionally, and spiritually. No longer was there balance. No longer did a person's labor or expertise result in a good living or quality of life. The only ones who thrived were the ones who controlled currency, land, resources, and the lives of those who provided the brains, skills and muscle power involved in producing goods and services.

Now let's turn our attention to the town of Brightville, which took a different turn early on.

In Brightville, currency was never conceived of or used. Even barter was never formalized as a medium of exchange.

There was specialization, to be sure. There were skilled hunters, fishers, farmers, weavers, potters, electricians, carpenters, engineers, welders, plumbers, doctors, software and hardware engineers, herbalists, boatmakers, barbers, and all the others who worked at all of the crafts and skills that it took to maintain the town and the lives of its inhabitants.

There was no city council and no mayor. Whenever decisions affecting the community needed to be made, the residents would meet, discuss, argue, research, and ultimately come to a consensus. On the unusual occasions when consensus could not be reached, a vote was held. As the town grew, the logistics of the dialogue creatively adapted to accommodate the larger population. There was a lot of lively discussion, debate and argument; but there was no such thing as political corruption. There were no career politicians.

There was a powerful sense of cohesion among the diverse inhabitants of Brightville. Through a distributed database updated by everyone as necessary, the farmers knew how much wheat, potatoes, corn, squash and tomatoes were needed for everybody to get through the year with plenty to eat. Of course, a surplus was raised for both bumper crop and to cover possible unexpected shortages.

The hunters and ranchers knew how much meat was needed and made sure to provide enough for everybody plus some surplus to be smoked, dried, jerked, canned and otherwise preserved against hard winters or natural disasters.

The millers knew how much flour was needed for the bakers, who knew how much bread and pastries were needed and in turn kept the town supplied with fresh bread.

The carpenters, electricians, plumbers and other skilled construction professionals would check the database online every day. "Oh, Farmer Smith's barn burned down. Let's get out there and build them a new one." The loggers always kept an adequate supply of wood at the materials depot on the edge of town. "Ah, a new family is moving into town next month. There's a nice piece of land over by the Farnsworths' place. Let's put together a plan, meet with Sally the architect and get it done before they get here."

The doctors' offices were always open during normal hours for anybody who needed them. Patients came in, were seen, treated, and sent home or to hospital as necessary. The apothecaries, herbalists and other healthcare professionals of the town made sure that medicine was always available. The doctors were, of course, always reachable round the clock in case of emergency.

When the cell phone tower went down, the electricians and electronic engineers scrambled to get it back up and running.

The fishers knew how much fish was needed and made sure to keep enough available at all times.

In times of increased need, such as harvest time, every able person turned out to help with the harvest until it was done. Then after everybody rested up, there'd be a big celebration.

There was a farm supplies depot, a fishing supplies depot, a construction supplies depot, food depots and more. Whenever anybody needed anything, they went to the depot and picked it up. The items were duly scanned, logged and updated in the database.

Nobody kept track of who did or provided how much of what to whom. Everybody knew what was needed and did what was necessary to make sure it was provided. There was no concept of owing somebody something, unless a bet was placed or a favor was done.

True, there were lean years and calamities, times of shortage or adversity. There were the 3 years in a row when early, harsh, long winters cut the growing season short and there wasn't enough food. During those times there were long, difficult town

meetings; but solutions were found. Unusual food sources were tapped, which helped everybody get through the lean time. Food was rationed in the depots, and everybody managed to have enough to survive. A couple of recipes from those years even stayed in the town's culinary lore as delicacies after the crisis passed.

Then there was the time that a flood destroyed the homes of a third of the community. The construction professionals and architects worked long hours for months, aided by anybody and everybody who could carry a hammer or use a saw. The people displaced by the disaster, were put up in the homes of friends and family in the meantime. As people's homes were completed and people moved back into them, they replenished their furniture, appliances, decorations and more from the depots. While photos and mementoes couldn't be replaced, most other things were no problem to replenish.

One year, the same scenario that impacted the Thompsons and the Jensons in Stuckton happened to the Quaigs and the Diaz family. The Quaigs all came down with the same sickness that hit the Thompsons. They were in no way going to be able to plant or harvest enough to supply even their own needs, much less keep a bumper crop and add some to the community food depot. Meanwhile the same topsoil runoff that blessed the Jensons in Stuckton, also graced the Diaz family in Brightville. When planting time came, there was no problem for the Quaigs because everybody turned out to help them plant, irrigate, fertilize, and harvest. All of the Quaigs pulled through the sickness. Every day, Diaz family members were over at the Quaigs, helping out, cooking chicken soup, doing laundry and other tasks and making sure the Quags were comfortable. With no need for currency, at least one doctor visited the Quaigs daily and maintained their care.

When Sallie the blacksmith was injured, Allie the welder took over Sallie's duties until she recovered, and one or two of the town engineers helped out too.

It was almost inevitable that representatives from the business empires of Stuckton came to Brightville looking for expansion opportunities. They asked to speak to the Mayor and City Council about potentially "lucrative business opportunities that will benefit both our towns." These representatives were thoroughly confused when they were told that there was no mayor or city council, but they were invited to speak to the townspeople at the next meeting. At the meeting, the businesspeople from Stuckton began by expressing "sympathy and dismay to see the level of poverty here in Brightville. Nobody here has any money. Frankly, we can't see how you even manage to live. But we can change that! We can make some of you very rich, and bring you democracy, teach you how to elect proper representatives to govern you."

That statement was met with uncomprehending silence. Nobody in Brightville had any idea what they were talking about. The concepts were completely foreign. They might as well have been speaking a foreign language.

Finally someone in the front row asked the Stucktonian emissaries to explain what they meant by "money," "poverty," "rich," "democracy," and "representatives." "We have no idea what you're talking about. None of us has ever heard these words before," said a Brightvillian carpenter.

"Well, money is what makes the world go round. It's what facilitates the flow of goods and services. Without money, how are you going to buy or rent a house, food, a car, appliances and other stuff? Poverty is what y'all have, because none of you seem to have any money. Rich means having a lot of money, having more than anybody else. Democracy means you elect politicians to act as representatives who decide what laws you will live under and how much taxes you pay. That's called freedom."

After the laughter died down, one of the doctors spoke up.

"Are you sure we're speaking the same dialect? That really didn't help much. I guess by money you mean the angular momentum of the earth that keeps it spinning, though how that facilitates stuff getting done is beyond me. You say we don't have any, but we have as much of it as anybody. And how can somebody have more of the earth's angular momentum than anybody else? And for that matter, what are "politicians," "pay," "rent," "buy" and "taxes?" And what do you mean by "freedom?" In Brightville it means you can go about your life as you please as long as you aren't interfering with somebody else's doing so. Sounds like it means the opposite in Stuckton, since it involves asking someone else to tell you how to live."

At this point the Stucktonians were totally confused, frustrated and fit to be tied. “Well, how do you get food? How do you get a house? How do you get a car?”

“You are seriously asking that? Really?”

“Yes. Seriously.”

“Well, for food we go to the depot next to the orange orchard by the river and stock up. Everybody here has a place to live in; but if someone new comes to town, they send word ahead. Then when they get here, they pick a spot that’s not in use, sit down with an architect, and the construction crew builds the house to their specifications. Unless, of course, they bring their own crew. As for a car, ya just go down to the lot across the street from the electronics depot and pick yourself out one. Why do you want to know something as simple as that? How do you do it in Stuckton? How do you get food, a house, or a car there?”

“Wait a minute! Wait a minute! How do you pay for these things? Whom do you pay? How do you get the currency?”

“What, for Pete’s sake, is ‘pay?’ Really! And what’s so important about it? And what does this have to do with the earth’s angular momentum?,” said a weaver.

“You gotta pay for everything! That’s what the Five Families and the Bank are for. They pay you to work, then you pay them for stuff like a place to live, a car, food and so forth.”

“I don’t mean any disrespect, but we’re truly not understanding what you’re trying to say. Have you found a way to harness the earth’s spin for some purpose?,” asked an engineer.

Jack Jenson, CEO of Jenson Corp, reached into his pocket, pulled out his wallet, and handed some shiny pieces of currency to the engineer. “This is money.”

The engineer took the pieces and passed them around. They bore the image of some unknown person on one side, a number on the other side, and writing in a dead language.

The blacksmith examined one and spoke up matter-of-factly, saying “Oh yeah, this is somnambulum. It’s a pretty good conductor. We use it for a lot of things, though coronium or zerbium hold up better to heat and wear. Somnambulum’s one of the best conductors though, and stands up to more cold. But are you seriously saying that this is what you mean by ‘money?’ Really? Seriously?”

“Of course.”

Laughter rocked the auditorium for a good 10 minutes.

“Friend, no disrespect, but that’s gotta be the most cockamamie thing I’ve heard all year! Do you mean, you folks carry these little somnambulum trinkets around in your pockets instead of using the metal for what it’s good for, and you have to give them to these Five Families or Banuks or whatever you call them, to get things you need? That just plain don’t make no sense. And what a waste of good somnambulum! How do you folks manage to live? Sounds like you’ve got yourselves all turned around to where you don’t know your hands from your feet…”

After more laughter, a baker chimed in: “So what is supposed to be the benefit to us for doing whatever it is you’re suggesting we do?”

“You’ll all have money. And some of you will be rich. And you’ll work harder and produce more, because frankly I get the impression there’s a serious lack of work ethic around here. Here it is a Tuesday night, and the whole town is here as though nobody has a job to go to in the morning!”

A blacksmith spoke up: “We do what we have to do, when it needs to be done. Why would we need to do more? Everybody has what they need and there are reserves in stock. What possible need would there be to make more than we need?”

“So you can sell them for a profit, and pay for stuff.”

“Another word we don’t understand. What is ‘profit?’ Another metal that you carry around?”

“You people really are savages, aren’t you! You don’t get it, do you? You have to have money to live. You can’t just live wherever you want, take whatever you want, have whatever you want without paying for it. That’s… Well, it’s theft. It’s Communism! It’s dictatorship! It’s against the natural order of things!”

More laughter.

“Wow! Talk about culture shock!” said a high school teacher. “Why on earth would you say that? Why shouldn’t a person live wherever they want, as long as it’s not unsafe or someone else isn’t living there? Why shouldn’t we take what we want, have what we want and need? That’s why we make stuff – for people to use. And whatever you mean by ‘pay,’ I don’t have any idea what it means; but if it means you trade those somnambulum trinkets, which are useless in your pockets, then it just sounds to me like you’re making things a lot more complicated than they need to be. Either that, or you’ve been eating those magic mushrooms.”

“Are you saying, if I wanted to live here, I could just pick a plot of land, build a house on it, and go into your store, or your store, or your store and take what I want?,” asked a Stucktonian representative.

A doctor replied: “I don’t see why not. Pretty basic. Of course, you’d want to send word ahead so we could put together a welcoming crew, pick out a few locations we think you might like, find out what your skills and passions are so we can help you integrate into the community, and of course have the architects and building teams geared up and ready to build your place. I don’t know what a ‘store’ is, but if you mean a supply depot, they’re always open and we all take what we need when we need it, and make what’s needed when it’s needed.”

“That can’t possibly work! Nobody could live like that! It’s against human nature!,” exclaimed the Jenson Senior Vice-President of Marketing.

Uproarious laughter.

A carpenter responded: “Well, now, I do think you might have a touch of heat stroke or something, because that’s exactly how we’ve always lived. To tell the truth, it’s you who seem to be making up silly things that have no reason, purpose, rhyme or sense.”

A computer programmer spoke up, “Mister, I don’t mean any disrespect, but your delegation does give me cause for concern. Of course y’all’d be welcome to move in here if you want, but I don’t think you’d feel very at home here if you’re attached to living however it is you folks live in Stuckton. Y’all seem to be set on bending us to your ways, and I can’t see any good in it for us, so that won’t be happening. If y’all have a problem with that, then best you let us know now.”

“I’m sure we have products and services that you might want. You’d have to have money to buy them from us. And like my colleague said, some of you would become rich.”

A mechanic spoke next: “I also don’t mean any disrespect, but I took the liberty of looking over that car you drove up in. And I can’t help notice your shoes and clothes. No offense, but the workmanship isn’t up to snuff compared with stuff around here, and the materials are weak and won’t hold up long. Here, let me see your phone.”

One of the Stuckton corporate representatives handed him her phone.

“Hey Lee, take a look at this,” the mechanic said, tossing the phone to one of the electronics designers. “Whaddaya think?”

Lee fiddled with it for a couple of minutes, tossed it back to the Stucktonian saying “You folks really don’t know how to build stuff, do you? This phone won’t last more than a year or two. We’d be happy to send some folks over to Stuckton to teach you better techniques, if you like.”

Insulted, the representative from Rogin Enterprises stood and declared defensively, “You don’t have to teach us anything! We know how to build better phones, cars, and clothes! Do you think we’re stupid? We don’t build them as well as we could because if we did, if they never broke down or wore out or just lasted too long, there’d be no market, the economy would tank, businesses would close, jobs would be lost, and nobody would have to buy new ones!”

Uproarious laughter, again lasting nearly ten minutes.

“I know what y’all are! Yup, for sure I got it figured out. Y’all are some kind of theater troupe! You’re here to entertain us! I haven’t laughed this much since I don’t know when! Thank you!” said a fisherwoman, rising and coming to the stage to shake their hands, clapping on the way. “This is some of the best improv I’ve ever seen! Y’all’re welcome to come entertain us anytime! Hey, maybe we can send one of our theater groups to Stuckton just to be neighborly!”

Everybody clapped, laughing, having realized the true nature of the Stucktonian’s presentation.

Except for the Stucktonians. In a fit of indignation and scalded egos, they rose from the stage, stalked down the aisle, piled into their vehicle, and drove off.

A few months later, another Stucktonian delegation arrived with a platoon of soldiers. They repeated the original business offer of the first delegation, adding that if the Brightvillians continued to be unreceptive, Stuckton would intervene and “civilize” them, “for your own good.”

This delegation was greeted with fanfare and joviality as a repeat performance. After the Stucktonian soliloquy ended, there was thunderous laughter and applause. At a word from the Jenson delegate, a couple of the soldiers fired off a few shots in the air. “We’re not kidding! We will civilize you and open up this market! Nothing must stand in the way of Business!”

That was the first moment when the citizens of Brightville realized that this was a serious threat, not satirical theatre, and responded accordingly. The delegation was sent back to Stuckton on foot naked, barefoot, and shaken but otherwise unharmed to deliver one simple message from the people of Brightville: “Grow up and leave us alone!”

When the Stucktonian military arrived in Brightville, they discovered that the Brightvillians, while good-natured and easygoing, were quite fierce guerilla warriors when attacked. While the Stucktonian soldiers were better armed, the Brightvillians were creative, focused, co-ordinated and fearless. Within less than a day, the Stucktonians hightailed it out of Brightville, again naked, barefoot, missing their technology and weaponry, and on foot. Wounded Stucktonian soldiers were treated and nursed back to health, then sent home the same way as soon as they were well enough. Stucktonian soldiers who were captured after committing war crimes upon Brightvillians, were tried and treated according to Brightvillian law.

Unbeknownst to all, however, a seed had been planted. A shift in awareness had been set in motion. Among the Stucktonian soldiers who ended up spending some time in Brightville, new ideas began to sprout. They had been terrified that they would be beaten, brutalized, tortured, even killed. That is what they would have done to Brightvillian fighters had they won the conflict. As well, they had been told by their rulers that the Brightvillians were savage, primitive, vicious people. But instead, they found that, while restrained from access to anything resembling a weapon, they were treated with dignity, humanity and respect by the Brightvillians. There was anger expressed, but also compassion and camaraderie.

They had a chance to experience life in Brightville, with no need for money, with goods and services freely flowing, with abundance and respect for everybody, even for captured enemies.

By the time the captured and wounded soldiers were ready to go home, some of them asked if they could stay in Brightville and were happily accepted. Those who went back to Stuckton were nevertheless quite impressed with their Brightville experience. The once-familiar and seemingly natural and unassailable ways of Stuckton began more and more to feel burdensome, capricious, oppressive, and unnecessary to them.

The returning wounded and captives shared their experiences of the inner workings of life in Brightville with their friends and family, who scoffed at first but gradually came to question the order of things that was all they’d known. Within a

decade or more, growing numbers of Stucktonians began to question the inevitability or even the validity of currency, the 5 Families, Banks and the dual existence of privileged and disenfranchised in the same community.

A trickle of Stucktonians started to trek to Brightville and were integrated into the community. Another swelling percentage of Stucktonians were deciding that rather than move to Brightville, they would bring Brightville's way of life to Stuckton.

When the 5 Families and the Bank learned of this, they went to the media to spread propaganda to the effect that there was a nefarious dictatorial evil Communist conspiracy in Brightville to corrupt the youth of Stuckton, destroy the economy and make everybody poor, hungry and downtrodden. Of course, most of the people in Stuckton were already poor, hungry and downtrodden, but they had been brought up to believe that Stuckton was the Best Damn Place On Earth. Some of them believed the propaganda and aligned themselves with the ruling elite.

Eventually there came a day when things abruptly changed. Throughout Stuckton, everybody showed up for work and performed their jobs but stopped asking payment for goods and services, and stopped paying for anything even when some of the Old Guard tried to demand it. In the stores nobody asked for payment and nobody offered it. Craftspeople performed their jobs and did not ask for payment. The bank was barricaded, cut off from power and communications, and peacefully shut down. The Somnambulum was removed from the bank and put into a public place for use by whoever needed it. Nobody paid for anything, but they all kept working.

The 5 Families and the Bankers tried to send in the military to force the townspeople to return to the use of currency and resume payment. They discovered that many soldiers, a growing number, were committed to support and protect the strikers. Landlords knocked on doors demanding payment and were sternly told, "You don't live here. You have no business here. You don't need money any more. You have a home. Go there."

When the power elite tried to enforce their dominance, they were defended against efficiently, disarmed, restrained, and placed out of the way. Within a month, Stuckton changed fundamentally. Representatives went to Brightville asking to learn how to function without currency and hierarchy. Brightvillians came to Stuckton and shared their common sense knowledge and experience. Within a generation, Stuckton shared the vibrant well-being and good-natured thriving lifestyle of Brightville, but with their own culture, slang, recipes, musical styles and culture. The two communities then enjoyed a long era of friendship and cultural exchange.